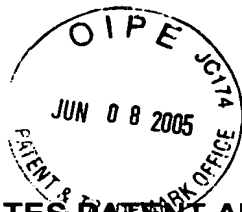


Docket No. 3350-31J  
File No. 1158.41324C11  
Client No. Billpay-J



PATENT

*1 For*

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of :  
: KIGHT, et al : Group Art Unit: 3624  
Serial No. 10/025,897 : Examiner: V. Millin  
Filed: December 26, 2001 :  
For: RISK BASED PAYMENT METHOD AND SYSTEM

**TRANSMITTAL**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

June 8, 2005

Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

- ☒ No additional fee is required.  
☒ Also attached: PTO-1449 Form; Cited References

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	22	22	0	x \$50 =	\$0
Independent Claims	5	5	0	x \$200 =	\$0
<b>TOTAL FEE DUE</b>					<b>\$0</b>

Docket No. 3350-31J  
File No. 1158.41324C11  
Client No. Billpay-J

PATENT

☐ A Credit Card Payment form in the amount of \$0 is attached

☒ Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

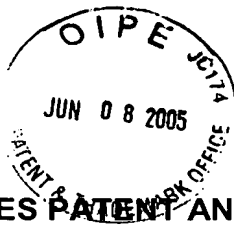
A handwritten signature in black ink, appearing to read 'Sterling W. Chandler', followed by a long horizontal line extending to the right.

Sterling W. Chandler  
Registration No. 51,370

Suite 1800  
1300 North Seventeenth Street  
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SWC/slk  
Enclosures

Docket No. 3350-31J  
File No. 1158.41324C11  
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PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of :  
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Filed: December 26, 2001 :  
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**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR 1.97 & 1.98**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

June 8, 2005

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

Docket No. 3350-31J  
File No. 1158.41324C11  
Client No. Billpay-J

PATENT

this paper, including extension of time fees, to the Deposit Account No. 01-2135  
(Case No. 1158.41324C11) and please credit any excess fees to such Deposit  
Account.

Respectfully submitted,


ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in black ink, appearing to read 'Sterling W. Chandler', with a long horizontal flourish extending to the right.

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Enclosure

	Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-31J 1158.41324C11	SERIAL NO. 10/025,897
	<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use several sheets if necessary)		APPLICANT KIGHT, et al.	
			FILING DATE December 26, 2001	GROUP

**U.S. PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA					
	AB					
	AC					
	AD					
	AE					
	AF					
	AG					
	AH					
	AI					
	AJ					
	AK					
	AL					

**FOREIGN PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
	AM						
	AN						
	AO						
	AP						
	AQ						
	AR						
	AS						
	AT						

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**

	AU	Article, "Pay your Bills the PC way", ST. Louis Post Dispatch (SL0-Monday, July 31, 1989; Magid, Lawrence J; Five Star section; Monday's Business Section; page 18; extracted on Internet from Dialog database
	AV	Crossman, Craig, Herald Columnist; "Paying Bills can be an Electronic Task"; Miami Herald; March 12, 1990; extracted on Internet from Dialog database, accession #05520522
	AW	Shipley, Chris; "I threw away my checkbook"; PC-Computing, v3, n11, p112 (7), Nov. 1990; extracted on Internet from Dialog database, accession #01379643
	AX	Steinberg, Jeffrey A.; "Checkfree"; MacUser, v6, n8, p68 (3), August 1990; extracted on Internet from Dialog database, accession #01376772
	AY	Lewis, Peter H.; "Personal Computers: Managing Your Money", New York times, Late Edition; Final ED, Col. 5, p8, August 29, 1989; extracted on Internet from Dialog database, accession #01871726
	AZ	
Examiner		Date Considered